

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Lev Bakshiyev

Case No.: 22-12045

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney BHL Initial Debtor: L B Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 100.00 Monthly* to the Chapter 13 Trustee, starting on April 1, 2022 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☒ Loan modification with respect to mortgage encumbering property:
Description: 103 Diamond Lane
Old Bridge, NJ
Proposed date for completion: 03/31/23
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ 2,100.00 monthly to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Midland Mortgage Co (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
BRUCE H. LEVITT, ESQ. BL9302	Attorney Fees	2,613.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Toyota Motor Credit	Lease	193.62	0.00	0.00	405.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
State of New Jersey-Division of Taxation		281.34
Midland Mortgage Co	103 Diamond Lane Old Bridge, NJ 08857 Middlesex County	0.00
Old Bridge Municipal Utilities Authority	Water Bill	0.00

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR

3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified:..

<p>Explain below why the plan is being modified:</p> <p>Certain claims were not addressed in the origiinal Plan.</p>	<p>Explain below how the plan is being modified:</p> <p>Provision is being made for payment of secured claims, priority tax claims and automobile lease arrears.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

■ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$100.00 per month for 11 months, then \$470.00 per month for 49 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 21, 2022

/s/ Lev Bakshiyev

Lev Bakshiyev

Debtor

Date:

Joint Debtor

Date November 21, 2022

/s/ BRUCE H. LEVITT, ESQ.

BRUCE H. LEVITT, ESQ. BL9302

Attorney for the Debtor(s)

In re:
Lev Bakshiyev
Debtor

Case No. 22-12045-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 22, 2022

User: admin
Form ID: pdf901

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Total Noticed: 92

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2022:

Recip ID	Recipient Name and Address
db	+ Lev Bakshiyev, 103 Diamond Lane, Old Bridge, NJ 08857-3321
aty	+ Denis Carlon, ESQ., KML Law Group, P.C., 701 Market Street, Suite 500, Philadelphia, PA 19106-1538
cr	#+ Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC, c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790 Lyndhurst, NJ 07071-0790
519530602	+ Apex Sport & Regenerative Medicine, 55 N. Gilbert Street, Suite 1101, Tinton Falls, NJ 07701-4956
519530606	+ Bergen Passaic Cataract Laser & Surgery, 18-01 Pollitt Drive, Suite 4, Fair Lawn, NJ 07410-2821
519530615	+ CMS, 7500 Security Boulevard, Baltimore, MD 21244-1849
519530609	+ Cardiovascular Instititue of Mt. Sinai, 1190 5th Avenue, New York, NY 10029-6503
519530612	+ Chase Receivables, PO Box 659, West Caldwell, NJ 07007-0659
519530616	#+ Commerical Collections of America LLC, 2180 W. Grant Line Road, Suite 202, Tracy, CA 95377-7343
519530622	ENT And Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
519530621	+ Emergency Physician Associates of NJ PC, 99 Beauvoir Avenue, Summit, NJ 07901-3533
519620498	+ HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519530627	+ Hackensack Meridian Health, Raritan Bay Medical Center, 530 New Brunswick Avenue, Perth Amboy, NJ 08861-3685
519530628	Hayt, Hayt & Landau, P.O. Box 500, Eatontown, NJ 07724-0500
519530634	+ Kabbage Funding, 1410 Broadway, 16th Floor, New York, NY 10018-9339
519530638	+ Lincoln & Morgan, 600 West Broadway, Suite 700, San Diego, CA 92101-3370
519530639	+ Middle Country Collection Services, Inc., 200 Parkway Drive South, Suite 301, Hauppauge, NY 11788-2025
519530645	Mnet Financial Inc., 95 Argonaut, Ste 200, Aliso Viejo, CA 92656-4147
519530646	Morris Anesthesia Group, 3799 US-46, Suite 301, Parsippany, NJ 07054
519530647	Morris Anesthesia Grup, GPO PO Box 26960, New York, NY 10087-6960
519530648	+ Mount Sinai Hospital, 1468 Madison Avenue, New York, NY 10029-6508
519530649	+ Mt. Sinai Doctors Faculty Practice, 5 East 98th Street, New York, NY 10029-6501
519530651	+ NJ E-Z Pass Customer Service Center, PO Box 4973, Trenton, NJ 08650-4973
519530650	+ New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 3 John Fitch Way, 5th Floor, PO Box 245, Trenton, NJ 08602-0245
519530652	+ Old Bridge Munipal Utilities Authority, 71 Boulevard West, Cliffwood Beach, NJ 07735-6105
519530653	Omni Eye Services, 485 Route 1 South, Bldg A, Iselin, NJ 08830
519530659	+ Sheriff Middlesex County, 701 Livingston Ave, New Brunswick, NJ 08901-3345
519530660	+ Silver Script Insurance Company, 1021 Reams Fleming Boulevard, Franklin, TN 37064-1844
519530661	Silver Script Insurance Company, PO Box 504849, St. Louis, MO 63150-4849
519530662	+ State of New Jersey, Dept. of Labor and Workforce Development, 1 John Finch Plaza, Trenton, NJ 08611-1760
519555098	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519530665	+ TKB, 12-24 River Road, Fair Lawn, NJ 07410-1489
519530664	Team Health, 4585 Ridge Park Drive, Fairlawn, OH 44333

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2022 21:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov		

District/off: 0312-3

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		Nov 22 2022 21:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519530603	^ MEBN		
		Nov 22 2022 20:47:04	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
519530598	^ MEBN		
		Nov 22 2022 20:47:05	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519530599	^ MEBN		
		Nov 22 2022 20:47:01	Account Resolution Services, 1643 Nw 136th Ave, Sunrise, FL 33323-2857
519555632	Email/PDF: bncnotices@becket-lee.com		
		Nov 22 2022 20:54:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519530600	+ Email/PDF: bncnotices@becket-lee.com		
		Nov 22 2022 20:54:11	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519530601	+ Email/PDF: bncnotices@becket-lee.com		
		Nov 22 2022 20:54:19	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519530604	+ Email/Text: mortgagebkcorrespondence@bofa.com		
		Nov 22 2022 21:09:00	Bank of America, Corporate Center, 100 North Tryon Street, Charlotte, NC 28202-4031
519530605	+ Email/Text: kmattingly@bankofmissouri.com		
		Nov 22 2022 21:09:00	Bank of Missouri, 916 North Kings Highway, Perryville, MO 63775-1204
519530607	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Nov 22 2022 20:54:02	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519530608	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Nov 22 2022 20:54:02	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519530613	+ Email/Text: mediamanagers@clientservices.com		
		Nov 22 2022 21:08:00	Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
519530617	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Nov 22 2022 21:09:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
519530618	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Nov 22 2022 21:09:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
519535407	Email/Text: mrdiscen@discover.com		
		Nov 22 2022 21:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519530620	+ Email/Text: mrdiscen@discover.com		
		Nov 22 2022 21:08:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
519530619	+ Email/Text: mrdiscen@discover.com		
		Nov 22 2022 21:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519530624	+ Email/Text: data_processing@fin-rec.com		
		Nov 22 2022 21:09:00	Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
519530625	Email/Text: Atlanticus@ebn.phinsolutions.com		
		Nov 22 2022 21:09:00	Fortiva Retail Credit, PO Box 105555, Atlanta, GA 30348-5555
519530626	^ MEBN		
		Nov 22 2022 20:46:59	Geico Indemnity Co, 1 Geico Plaza, Washington, DC 20076-0005
519621573	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Nov 22 2022 20:54:02	HSBC Bank USA, National Association, at. el, c/o MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519530630	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com		
		Nov 22 2022 21:08:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
519530629	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com		
		Nov 22 2022 21:08:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519530631	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Nov 22 2022 21:09:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
519581007	Email/Text: JCAP_BNC_Notices@jcap.com		
		Nov 22 2022 21:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519530633	Email/Text: JCAP_BNC_Notices@jcap.com		

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		Nov 22 2022 21:09:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
519530632	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 22 2022 21:09:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
519530610	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2022 20:54:02	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519530611	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2022 20:54:08	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519551770	+ Email/Text: RASEBN@raslg.com	Nov 22 2022 21:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519530635	^ MEBN	Nov 22 2022 20:47:08	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519542199	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 22 2022 21:08:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519530636	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 22 2022 21:08:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519530637	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 22 2022 21:08:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519530640	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2022 21:09:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519541543	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2022 21:09:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519530642	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2022 21:09:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519530641	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2022 21:09:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519530644	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 22 2022 20:54:08	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
519530643	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 22 2022 20:54:08	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519530623	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Nov 22 2022 21:09:00	EZ Pass, 375 McCarter Hwy, Newark, NJ 07114
519584799	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Nov 22 2022 21:09:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519530663	Email/Text: Bankruptcy@swiftcapital.com	Nov 22 2022 21:09:00	Swift Capital, 3505 Silverside Road, Wilmington, DE 19801
519530655	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2022 20:54:17	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519530654	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2022 20:54:04	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519564542	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2022 20:54:04	Portfolio Recovery Associates, LLC, c/o American Signature Furn, POB 41067, Norfolk VA 23541
519565798	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2022 20:54:11	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
519564482	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2022 20:54:10	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519530656	Email/Text: signed.order@pfwattorneys.com	Nov 22 2022 21:09:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519530657	Email/Text: signed.order@pfwattorneys.com		

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		Nov 22 2022 21:09:00	Pressler Felt & Warsaw, 7 Entin Road, Parsippany, NJ 07054
519530658	+ Email/Text: clientservicesny@pcbinc.org	Nov 22 2022 21:09:00	Professional Claims Bureau, P.O. Box 9060, Hicksville, NY 11802-9060
519583727	Email/Text: bnc-quantum@quantum3group.com	Nov 22 2022 21:09:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519532321	+ Email/PDF: gecsed@recoverycorp.com	Nov 22 2022 20:54:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519582683	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 22 2022 21:09:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519559895	Email/PDF: bncnotices@becket-lee.com	Nov 22 2022 20:54:11	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519537830	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 22 2022 21:09:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
519530667	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 22 2022 21:09:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
519530668	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 22 2022 21:09:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519530666		Toyota Motor Credit
519530614	*+	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 22, 2022

Form ID: pdf901

Total Noticed: 92

Bruce H Levitt

on behalf of Debtor Lev Bakshiyev blevitt@levittslafkes.com
sslafkes@levittslafkes.com; lspcattorneys@gmail.com; hbr69524@notify.bestcase.com; lsbankruptcynotices@gmail.com

Denise E. Carlon

on behalf of Loss Mitigation HSBC Bank USA National Association as trustee on behalf of the holders of the OPTEMAC
Asset-Backed Pass-Through Certificates, Series 2006-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Midland Mortgage dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Joel R. Glucksman

on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com rjoyce@sh-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Valerie A. Hamilton

on behalf of Creditor New Jersey Division Of Taxation Valerie.Hamilton@law.njoag.gov

TOTAL: 8